

## 11/25/2008 Meeting Minutes Housing Poverty Committee

Attendees: Chris McCarthy, President & CEO, NAHFH  
Fredrikka Maxwell  
Kay Bowers, New Level CDC  
Susannah Shumate, Nashville Civic Design Center  
Ken McKnight, U. S. Bank  
Pat Clark, MDHA  
Mark A. Wright, Be A Helping Hand  
Bill Ruff, Belmont Church  
Paul Johnson, The Housing Fund  
Lisa Gallon, Metro Action  
Bill Coke, Roof Top  
Dana Eskridge, DCS- Resource Linkage  
Doug Perkins, Vanderbilt Center for Community Studies  
Kenton Dickerson, CIL-MT  
Bernice Spann, NAHFH  
Howard Gentry, Nashville Area Chamber of Commerce (attended part of the meeting)

Purpose: To discuss the feasibility of initiating four actions developed as a result of the Nashville Poverty Symposium held on September 22, 2008 as they relate to affordable housing (see attachment).

**Chris:** The Housing Poverty Committee is to look at five actions we could take to reduce poverty significantly by the next five years or a 5% reduction a year.  
From the November meeting we must come up with five actions that will help increase housing choices/education that:

- Supports the homeless with housing and services
- Provides affordable rental options and services
- Provides Homeownership options and services
- Transitional housing options and services
- Provides education options that helps people understand housing pitfalls, predators, laws, responsibilities, and options

What do we have in the community that services the needs?

How do we link supply and demand?

How do we notify and mobilize the public living in poverty to use these services?

How do we mobilize community resources to provide efficient service to those living in poverty housing?

### **Comments from committee members present at the meeting:**

- Need a central repository for services, 211 was an attempt.
- A technological tool that would net together would have public access
- There are tons of people that could use quality repairs on their homes; if there was a place that could link us to a repository we could do more for the neighborhood.
- There would need to be a process to identify the need.

- There would need to be a process to determine who is serving that need in the community and their effectiveness.
- There is clearly a great need for this, we know the demand outstrips the supply now but we don't know what the gaps are and we don't know which area can yield the fastest and best results and use of our committee resources.
- Should we start with affordable rentals? Or home ownership?

**Chris:** It is our charge today to develop 5 actions that have to be doable. Chris describes doable as noted on the attached outline.

**Committee:**

- \*I think the idea of a repository for affordable housing is a good idea.
- \*It's going to get people the information they need so that they can get the service faster.
- \*I could serve the people better if I didn't have to do outreach. It costs me to put ads on buses.
- \*From a strategic perspective if we could have a data gathering process this would help us develop the most productive strategy and actions for the committee to take.
- \*By knowing who's doing what right now compared to where the need is right now we could act more strategically. This would help us reach our goal.
- \*We must go to outside groups to understand the environment. There are people who need the services and people who are providing the services.
- \*We need a continual way to update and measure the need due to the dynamic economic climate.
- \*And knowing about where the greatest need is, can help us reduce it.
- \*If you know there are 4,000 foreclosures this year you know this is a need. There is a measurement.

**Committee**

- \*Identify all the known sources, federal, state, local and private. Then take steps to target the resources to the need.
- \*Is the idea to develop the system or one phone number – 211 or 10 help, TN Legal Association?
- \*Why are we reinventing the wheel? I can contact Metro Schools, 211 or 10 help to find out what they do?
- \*What do these groups need from us?
- \*You need to find out what housing information they are collecting from people. How are they categorizing the need?
- \*How are they tracking the need?
- \*How are they referring the need?
- \*Is our goal to create a database of the needs being provided?

**Chris:** Our goal is to define what's out there now so that we don't duplicate it.

**Committee:**

- \*It is very hard to get current information broken down by groups.
- \*Every five years MDHA does a consolidated plan.
- \*Our charge is to figure out what tools are needed in a timely manner on a yearly basis.

**Chris:** Does everybody agree that action 1 is doable?

**Committee:** Yes

**Chris:** Education – what are the resources that can get your questions answered about housing services and options for those living in poverty?

**Committee:**

- \*There should be some kind of way to identify where the help is in the community.
- \*Some of this education is already being done like mortgage, and foreclosure prevention.
- \*Could we look at tenant rights?
- \*If I'm coming out of prison where would I go for help in finding housing?
- \*There is a gap here. There were two non-profits groups at the homeless coalition meeting that help people right out of prison.
- \*Who is doing what, where and build framework that target those segments?
- \*Any for profit doing this?
- \*Participating institutions can provide the information.
- \*I don't know anybody teaching rental rights?
- \*We have the fair housing hotline.
- \*The goal is to set up the process
- \*Do we want to think of people being educated about housing choices and threats?
- \*Need an educational outreach plan and process.
- \*We now have a glut of foreclosed homes.
- \*Who is working on the getting families into these foreclosed homes?
- \*Housing information referral process, telephone line, system.... Like Access Miami.

**Lisa:** There are people from Vanderbilt and Meharry that can provide data for us. I am here as a Representative to get the information you need.

**The Questions We Need Answered are:**

- \*What is the need; who's doing what; Who is helping link the supply and demand together in our community? Is there a central source?
- \*Where does the current funding for housing go? How much Federal funding for housing does Nashville get a year and where is it spent? What are the results from these expenditures?

**Committee:**

- \*We need an additional action that focuses on increasing affordable housing in Nashville.
- \*Action of where we are going to get the money, must be political and economic.
- \*We will combine the education and housing options actions and create a fifth action about how to increase the affordable housing options in our community.

**Chris:** How is poverty defined?

**Committee:**

\*You can start at 30% and below MFI.

\*Around 16% of Nashville residents are living at or below the poverty level.

**Kay:** I keep going back to Access Miami

**Lisa:** We have the tapes on Access Miami.

Lets start with Access Miami and understanding how they took action to link the need with the supply of housing options. They did a good job.

**Action Items:**

- Dana Eskridge – Contact groups such as 211, Metro Schools, 10 help etc. to find out what data they are collecting and what they do. Take leadership for Action Item 1
- Paul Johnson – Gather latest census information regarding poverty in Nashville Action Item 1.
- Doug Perkins – Get all information that is out there that defines needs for Action Item 1..
- Chris McCarthy, Kay Bowers – Assigned to work on Action Item 2 that Identify the Supply (education and housing service providers)
- Lisa Gallon – Get Access Miami information – Action Item 3.
- Mark Wright – Assigned Action Item 4 - measurement and ROI system
- Paul Johns & Doug Perkins – Work on 5<sup>th</sup> action to provide housing options and reduce 30% MFI and below poverty rate.

Next meeting is December 30 @ 3:30 at Nashville Area Habitat for Humanity Admin office.

